

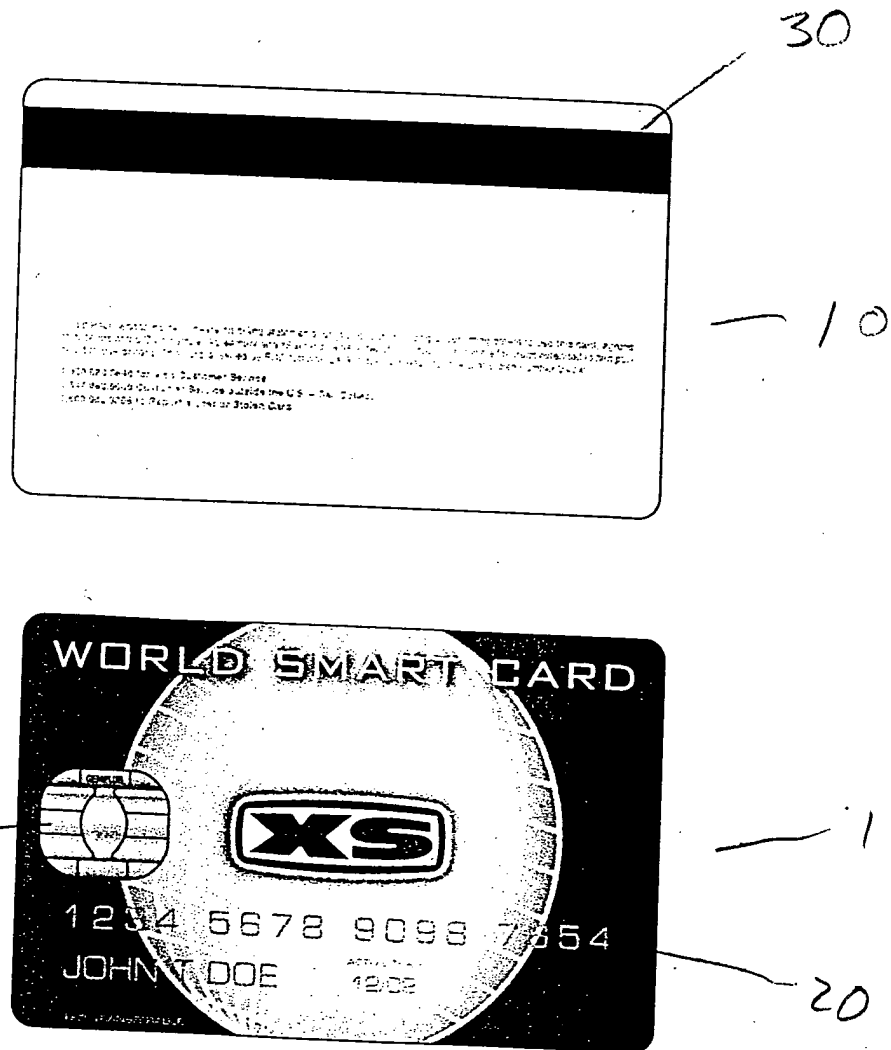
[illegible]

Fig 1

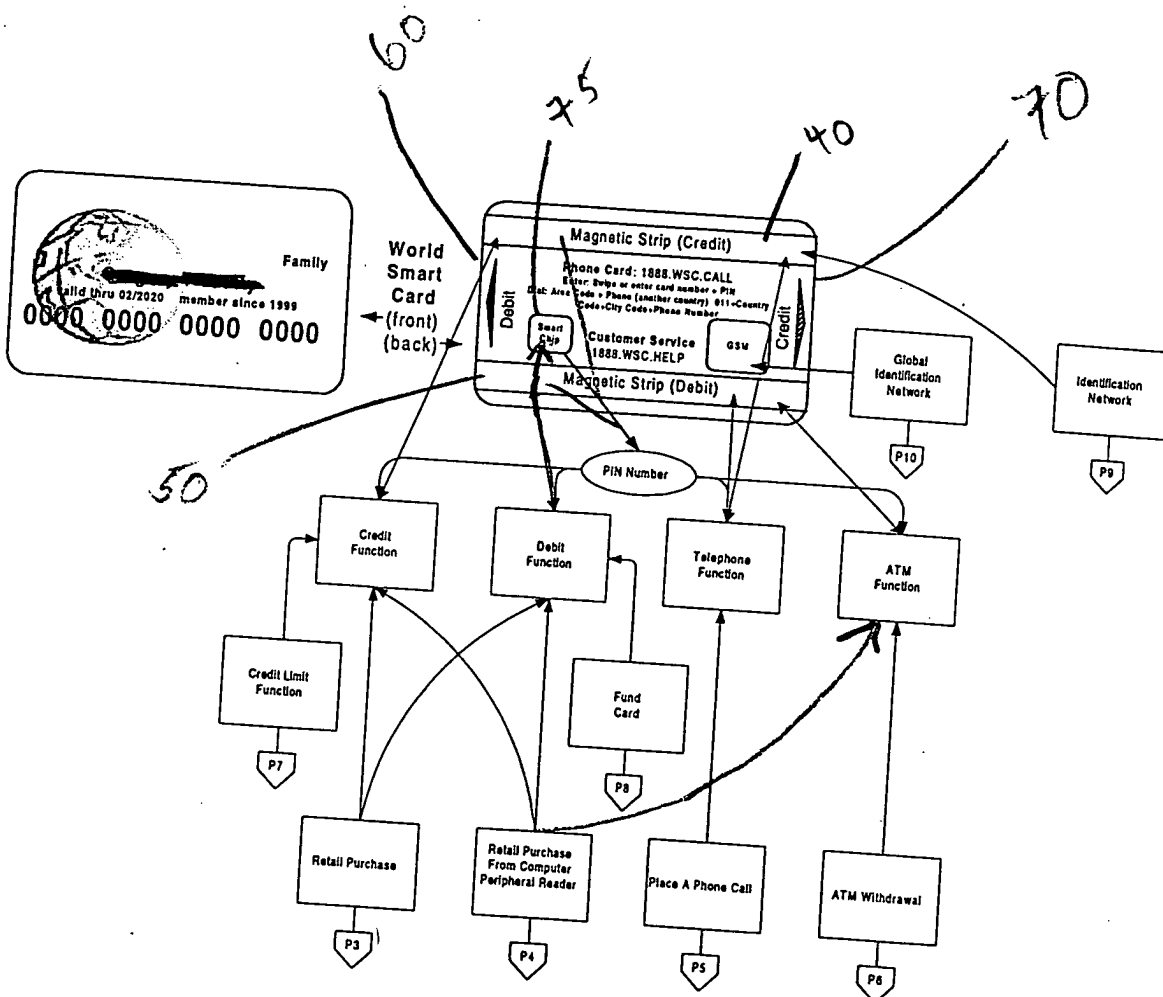


Fig 2

Institution Set-Up Function

Manufacture Card(s)
Program with Master PIN
Pre-Activate
Send

CustomerSet-Up Functions

Activate/Deactivate
Debit
Fund Debit
Purchase Certificate
Credit
Set Credit Limit
Telephone
Speed Dials
ATM
Transaction Summary
Change Master PIN
Set/Change Minor PIN
Set Currency
Obtain Exchange Schedule
Rewards

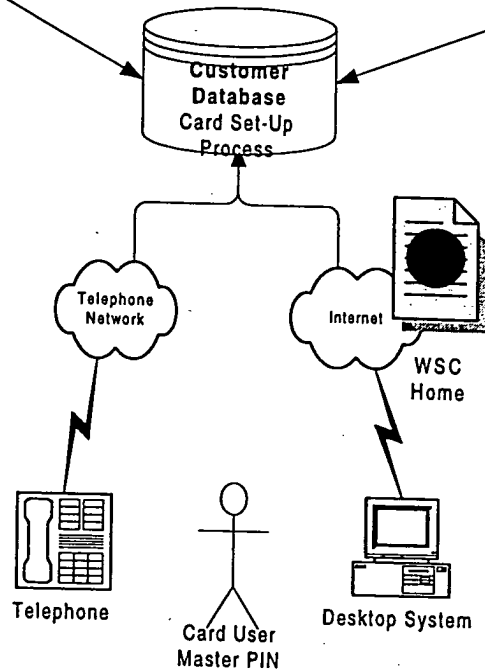
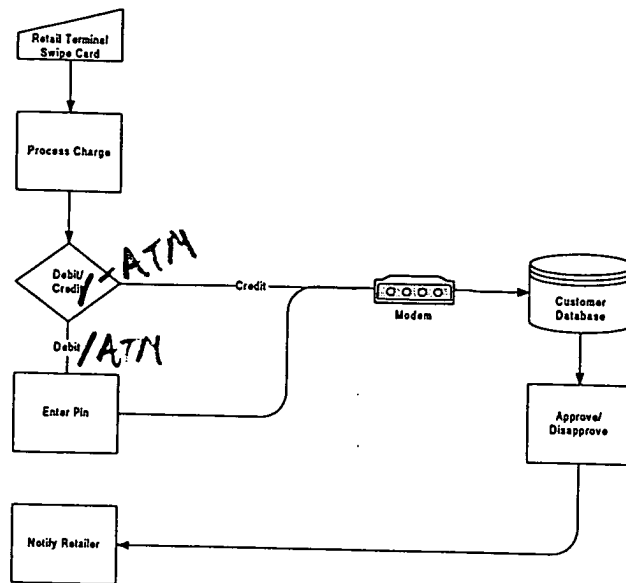


Fig 3

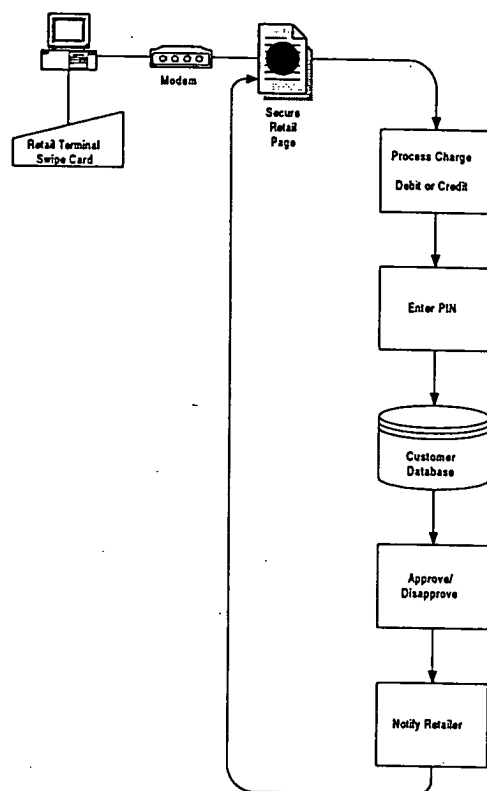
Retail Charge



P3

Fig 4

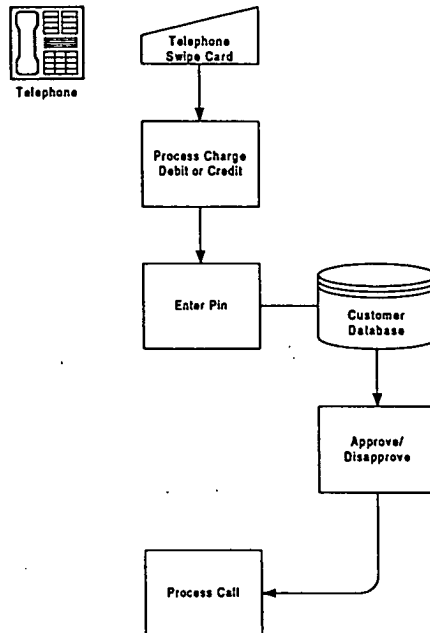
Retail Purchase From Computer Peripheral Reader



P4

Fig 5

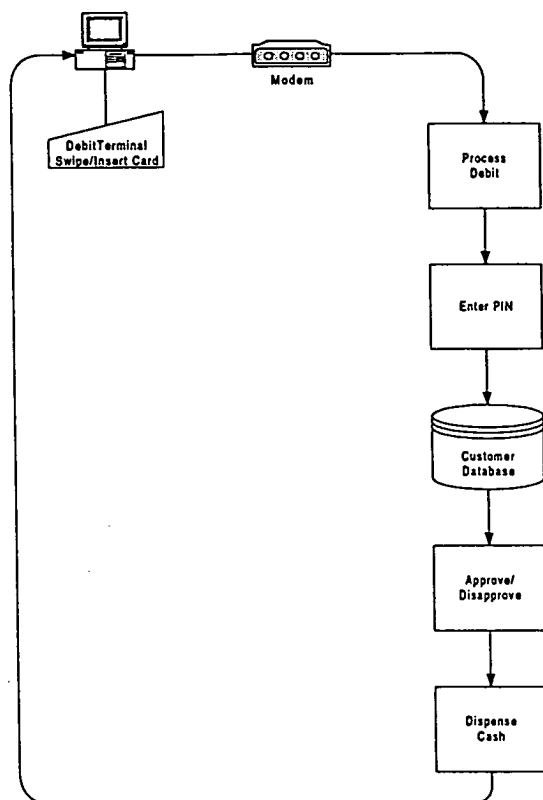
Place A Phone Call



P5

Fig 6

ATM Withdrawal



P6

Fig. 7

Credit Limit Function

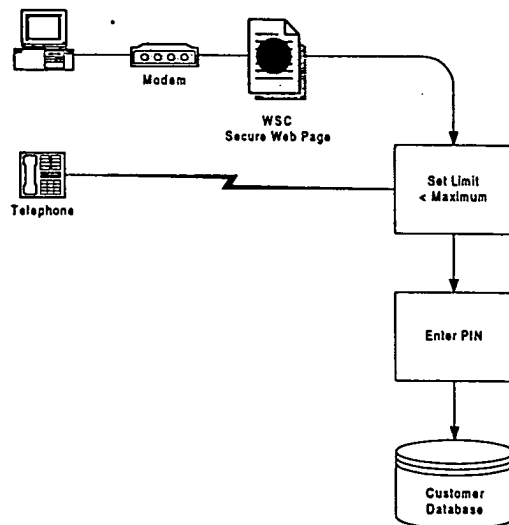


Fig. 8

Fund Card

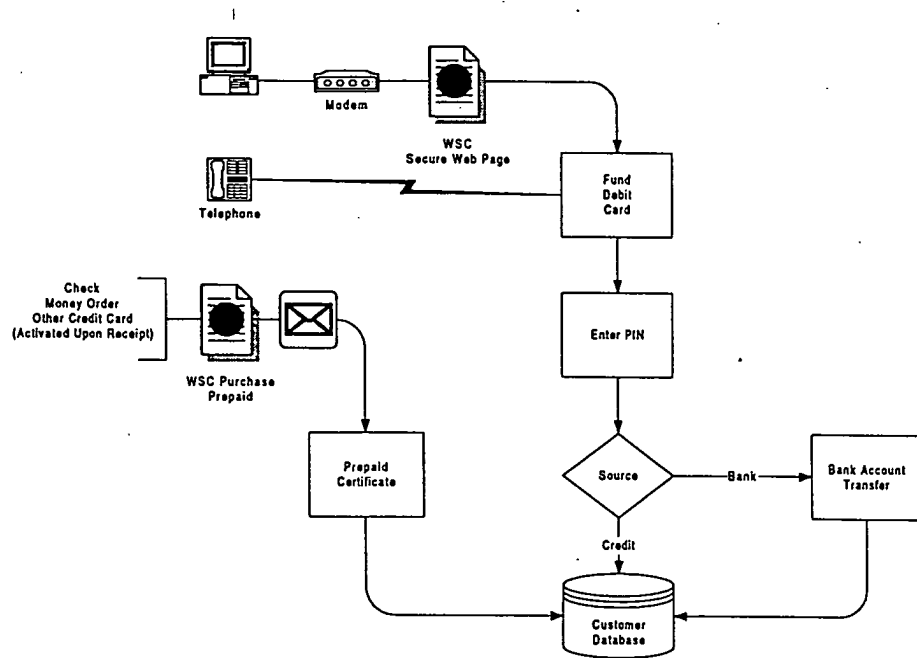


Fig 9

Identification Network

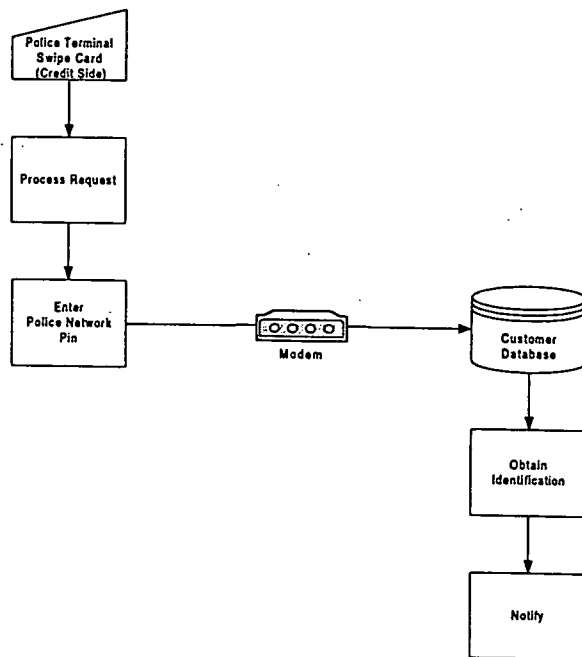
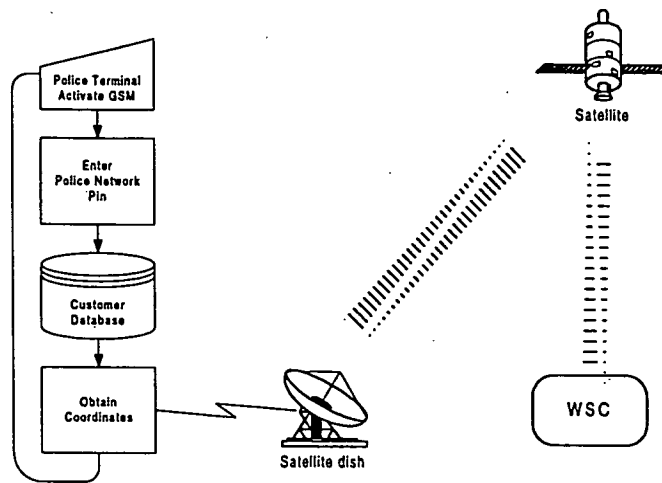


Fig 10

Global Identification Network



P9

Fig 11